

COMMUNITY BANCSHARES OF KANSAS, INC.

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3488289	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$56	\$70	25.3%		
Loans	\$45	\$58	28.9%		
Construction & development	\$4	\$5	28.2%		
Closed-end 1-4 family residential	\$15	\$25	64.7%		
Home equity	\$1	\$1	-0.9%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	16.5%		
Commercial & Industrial	\$14	\$14	-2.6%		
Commercial real estate	\$5	\$7	19.5%		
Unused commitments	\$2	\$4	85.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0	-100.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$4	-51.0%		
Cash & balances due	\$2	\$4	123.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$41	\$110	166.9%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$41	\$110	168.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$50	\$63	25.2%		
Deposits	\$47	\$60	27.8%		
Total other borrowings	\$3	\$2	-29.4%		
FHLB advances	\$3	\$2	-37.0%		
Equity					
Equity capital at quarter end	\$5	\$7	25.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.8%	8.9%	--		
Tier 1 risk based capital ratio	12.1%	12.0%	--		
Total risk based capital ratio	13.4%	13.2%	--		
Return on equity ¹	5.8%	10.0%	--		
Return on assets ¹	0.6%	0.9%	--		
Net interest margin ¹	4.1%	4.8%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	556.8%	1478.8%	--		
Loss provision to net charge-offs (qtr)	1500.0%	67.1%	--		
Net charge-offs to average loans and leases ¹	0.0%	1.1%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2011	2012	2011	2012	
Construction & development	0.0%	0.6%	0.1%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.1%	0.0%	1.1%	--
Commercial real estate	2.6%	0.0%	0.0%	0.0%	--
Total loans	0.3%	0.1%	0.0%	0.3%	--